

Megatrends Top Plus Bonus



ISIN: AT0000A2J4F4 / WKN: RC0Y7A
 INVESTMENT Product without Capital Protection
 Bonus Certificate with Cap

CHG. 1D -0.050 (-0.04%)	BID 127.19%	ASK 128.69%	LAST UPDATE Nov 26, 2024 09:51:27.976
UNDERLYING PRICE (DELAYED) 183.29 (-0.30%)	BARR. DIST. % 52.22%	INTEREST RATE ANNUALLY -	BONUS YIELD P.A. -

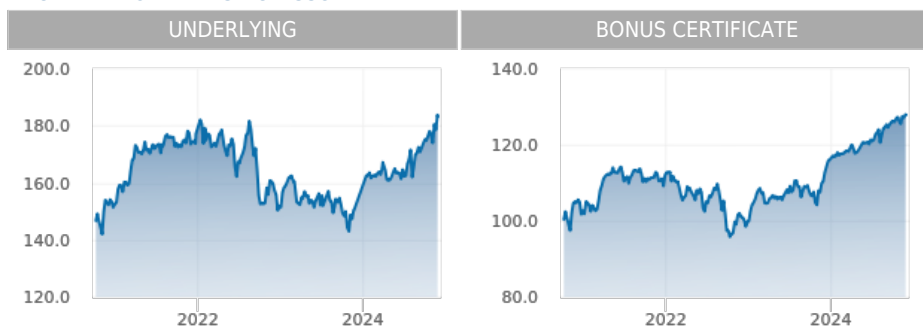
KEY DATA

Underlying	iSTOXX Global Megatrends Select 50 Price EUR
Underlying price (delayed)	EUR 183.29
Underlying date/time	Nov 26, 2024 09:36:19.000
Starting value	EUR 145.96
Barrier	EUR 87.58
Barrier reached	no
Observation barrier	on the final valuation date
Distance to barrier	52.22%
Bonus level	EUR 145.96
Bonus amount	100.00%
Cap	EUR 145.96
Maximum amount	100.00%
Bonus yield p.a.	-
Bonus yield remaining term	-
Variable interest at maturity	35.00%
Variable payout level	100.00
Agio	2.48%
Agio p.a. in %	2.93%
Maturity date	Oct 02, 2025
Final valuation date	Sep 29, 2025
Issue date	Oct 02, 2020
Tradeable unit/nominal value	EUR 1,000
Multiplier	-
Expected market trend	sideways, bullish
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Settlement method	Cash settlement
Taxation	Capital Gains Tax / no Foreign Capital Gains Tax

DESCRIPTION

With the Megatrends Top Plus Bonus certificate, investors can obtain an additional coupon of 35% if the underlying iSTOXX® Global Megatrends Select 50 Price EUR Index quotes at or above 100% of the starting value at the end of the term. If the closing price of the index quotes below the starting value but above the barrier of 60% of the starting value at the final valuation date, the repayment is made at 100% of the nominal amount. In the event of a barrier breach at the end of the term, investors are exposed 1:1 to market risk. In this case a substantial loss of capital is possible. Please note that due to the introduction of new EU standards this certificate is not classified as sustainable within the meaning of the Taxonomy and Disclosure Regulation.

PRICE DEVELOPMENT SINCE ISSUE DATE



Past performance is no reliable indicator of future results.

CONTACT/INFORMATION

E:	info@raiffeisencertificates.com
T:	+431 71707 5454
W:	www.raiffeisencertificates.com

Disclaimer

Issuer Risk:

As a bearer bond, a certificate is not subject to Austria's deposit protection. If, in the event of insolvency, the issuer is unable to meet its obligations from the certificate, or is only able to meet them in part, certificate holders may lose a substantial part of the capital invested, or even a total loss. This risk is often also referred to as "issuer risk" or "creditworthiness risk".

Possibility of Bail-in:

The Federal Act on the Recovery and Resolution of Banks ("BaSAG") applies. The BaSAG regulates the possibility of the regulatory resolution of banks that have run into difficulties. Holders of certificates may be affected by such a regulatory measure with their claims to payment(s) (the so-called "bail-in"), and this may result in the loss of a substantial part of the invested capital or even a total loss for all types of certificates.

What You Should Consider Before the Purchase of Bonus Certificates:

- **Market risk:** The price of the Bonus Certificate is dependent on the underlying's performance. An unfavourable performance of the underlying may result in price fluctuations of the certificate during the term. This may result in a partial or even total loss of the invested capital.
- **Barrier event:** If the barrier of the Bonus Certificate is touched or undercut during the term, the protection mechanism is suspended. In this case, the investor is exposed to the market risk on a one-to-one basis and a substantial capital loss is possible. The redemption at the end of the term is then usually one-to-one with the underlying performance.
- **Price performance:** During the term, the certificate's price is not only dependent on the underlying's performance but on various influencing factors such as the underlying's volatility, interest rates, issuer's solvency or remaining term. Selling the Bonus Certificate prior to maturity may result in a partial or even total loss of the invested capital.
- **Yield limitation:** Depending on the product structure, a Bonus Certificate may have a maximum payout amount (e.g. cap/maximum amount or fixed interest amount).
- **Currency risk:** If the underlying quotes in a currency that is different and the product does not provide for currency hedging, changes in the exchange rate during the term of the Bonus Certificate will also affect the value of the certificate. This can additionally increase the loss from the Bonus Certificate due to the market risk.
- **Payouts of the underlying:** Dividends and comparable claims from the ownership of the underlying are taken into account in the certificate's structure and are not paid out.

Please also note our comprehensive information on our website raiffeisencertificates.com/kundeninformation and raiffeisencertificates.com/basag

Megatrends Top Plus Bonus



For further information, please visit raiffeisenzertifikate.at/en/ or contact your advisor.

You can reach your Raiffeisen Certificates team at

Certificates Hotline: +431 71707 5454

info@raiffeisenzertifikate.at



This advertisement serves exclusively as non-binding information, for whose correctness, topicality and completeness no guarantee is assumed by the creator. The information contained herein does not constitute an offer and is neither recommendations nor financial analyses. They are not a substitute for investor and investment-oriented advice on buying and selling the financial instrument.

The base prospectus (and any supplements) of the financial instrument, as well as the respective basic information sheet (KID), can be downloaded from the website of Raiffeisen Bank International AG (RBI) raiffeisenzertifikate.at/en/securities-prospectus/. The approval of the base prospectus does not constitute an endorsement of this financial instrument by the competent authorities (CSSF, FMA). You are about to acquire a product that is not easy and may be difficult to understand. We recommend reading the prospectus before making an investment decision.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to

change.

The iSTOXX Global Megatrends Select 50 Price EUR as well as pertinent registered trademark(s) are the intellectual property of ISS STOXX Index GmbH. For Megatrends Top Plus Bonus ISS STOXX Index GmbH do not give any warranty and exclude any liability whatsoever.

The financial instrument and the associated product documents may not be offered, sold, resold or delivered or published, either directly or indirectly, to natural or legal persons who are resident/registered office in a country in which this is prohibited by law. In no event may this document be distributed in the United States of America ("U.S.A.")/to U.S. persons and the United Kingdom ("U.K.").

Raiffeisen Bank International AG is registered in the Commercial Register of the Commercial Court of Vienna under FN 117507f, Am Stadtpark 9, 1030 Vienna/Austria.
Media owner/producer: Raiffeisen Bank International AG
Publishing/Production location: Am Stadtpark 9, 1030 Vienna, Austria